

WHAT IS CLAIMED IS:

1. A system for controlling financial transactions using a wireless network, wherein customers having wireless devices desire to complete particular transactions, said system comprising:

means for receiving transaction amounts from a wireless network;

and

means for displaying received transaction amounts on said customers' wireless devices.

2. The system of claim 1 further comprising:

means for said customers to verify said displayed transaction amounts.

3. The system of claim 1 wherein said transaction amounts correspond to point of sale transactions.

4. The system of claim 1 wherein said transaction amounts are amounts to be posted on billing statements.

5. The system of claim 3 further comprising:

means for charging said transaction amounts to a source of funds selected by said customers.

6. The system of claim 5 wherein said source of funds is a bank account.

7. The system of claim 5 wherein said source of funds is a credit card account.

8. The system of claim 5 wherein said source of funds is an account with a wireless service provider.

9. The system of claim 5 wherein said source of funds is an account with an internet service provider.

10. The system of claim 5 further comprising:
means for allowing each said customer to identify said source of funds before said transaction occurs.

11. The system of claim 10 wherein different sources of funds can be identified for different types of transactions.

12. The system of claim 2 further comprising:
a point of sale terminal;
means for communicating a particular transaction amount from said point of sale terminal to a database; and
5 means for associating said particular transaction in said database with a particular customer so that the transaction amount displayed to said customer is a transaction occurring in real-time with respect to said customer.

13. The system of claim 12 wherein said associating means comprises:

means for transmitting an identity code from said customers wireless device to a wireless network; and

5 means, controlled at least in part by said wireless network, for correlating said transmitted identity code with a particular transaction occurring at a particular point of sale terminal.

- 5 14. A method for controlling financial transactions using a wireless network, wherein customers having wireless devices desire to complete particular transactions, said method comprising the steps of: receiving transaction amounts from a wireless network; and displaying said received transaction amounts on said customers' wireless devices.
15. The method of claim 14 further comprising the step of: verifying said displayed transaction amount.
16. The method of claim 15 wherein said customers verify said displayed transaction amounts by accepting a transaction.
17. The method of claim 15 further comprising the step of: charging said transaction amounts to a source of funds selected by said customers.
18. The method of claim 17 wherein said source of funds is a bank account.
19. The method of claim 17 wherein said source of funds is a credit card account.
20. The method of claim 17 wherein said source of funds is an account with a wireless service provider.
21. The method of claim 17 wherein said source of funds is an account with an internet service provider.
22. The method of claim 17 further comprising the step of: preselecting said source of funds before said transaction occurs.

23. The method of claim 17 further comprising the step of:
identifying different sources of funds for different types of
transactions.

24. The method of claim 15 further comprising the steps of:
communicating a particular transaction amount from a point of sale
terminal to a database; and
5 associating said particular transaction in said database with a
particular customer so that the displayed transaction amount corresponds
to a transaction occurring in real-time with respect to the customer.

25. The method of claim 24 further comprising the steps of:
transmitting an identity code from said customer's wireless device to
a wireless network; and
5 correlating said transmitted identity with a particular transaction
occurring at a particular point of sale.

26. A system for controlling financial transactions over a wireless network comprising:

terminals at point of sale locations, wherein said terminals contain transaction information;

5 a financial gateway coupled to said terminals, wherein said financial gateway receives said transaction information; and

a wireless network coupled to said financial gateway, wherein said wireless network is operable to transmit said transaction information for display on wireless devices; and

10 means for directing particular transaction information to a particular wireless device.

27. The system of claim 26 further comprising:

means for allowing said particular customer to complete said financial transactions by verifying said displayed transaction information.

28. The system of claim 27 wherein said financial gateway is coupled to said terminals through said wireless network and wherein said transaction information is provided to said financial gateway through said wireless network.

29. The system of claim 27 wherein said financial gateway is coupled to said terminals through a data network.

30. The system of claim 27 wherein said financial gateway is coupled to said terminals through the internet.

31. The system of claim 27 wherein said transaction information comprises a transaction cost.

32. The system of claim 27 wherein said transaction information comprises an identity of said point of sale location.

33. The system of claim 32 wherein said wireless devices display said location identity and a transaction cost.

34. The system of claim 33 further comprising:
means for prompting said customers to verify said displayed transaction cost.

35. The system of claim 33 further comprising:
means for prompting said customers to accept said displayed transaction cost in order to complete said transaction.

36. The system of claim 33 further comprising:
means for accepting code information from said particular customer.

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5 37. A method for controlling transactions using a wireless network comprising the steps of:
determining transaction amounts at point of sale locations;
transmitting said transaction amounts over said wireless network to wireless devices;
displaying said transaction amounts for customers using said wireless devices;
completing said transactions by charging said transaction amounts to sources of funds identified by said customers.

38. The method of claim 37 further comprising the step of:
identifying said point of sale locations.

39. The method of claim 37 wherein said wireless devices are wireless telephones.

40. The method of claim 38 wherein said customers select said point of sale locations using a series of menus displayed on said wireless devices.

41. The method of claim 37 further comprising the step of:
identifying said customers.

42. The method of claim 41 wherein said customers are identified using a mobile number identification function of said wireless network.

43. The method of claim 38 wherein said customers are identified using identification codes entered by said customers.

44. The method of claim 41 further comprising the step of:
correlating said identified customers with specific point of sale
locations.

45. The method of claim 44 wherein said customers identify said
specific point of sale locations.

46. The method of claim 45 wherein said wireless devices are
wireless telephones.

47. The method of claim 37 wherein said sources of funds are
preselected by said customers before said transactions occur.

48. The method of claim 37 wherein said sources of funds are
selected by said customers during said transactions.

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49. A system for processing financial data, wherein said financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said system comprising:

5 means for receiving financial data from a plurality of point of sale locations;

means for communicating said financial data over said wireless network for receipt by said customers' wireless devices;

10 means for informing said customers of said communicated financial data; and

means for determining whether a particular customer has verified said financial data received by said customer's wireless device.

50. The system of claim 49 wherein said informing means comprises a visual display on said wireless device.

51. The system of claim 49 wherein said informing means comprises a voice message.

52. The system of claim 49 further comprising:
means for entering verified financial data in a billing database.

53. The system of claim 49 further comprising:
means, controlled by said customers, for selecting a billing method.

54. The system of claim 49 wherein said receiving means is linked to said point of sale locations by a data network.

55. The system of claim 49 wherein said receiving means is linked to said point of sale locations by a dedicated telecommunications connection.

56. The system of claim 49 wherein said receiving means receives said financial data from said point of sale locations via said wireless network.

57. The system of claim 49 further comprising:
means for identifying said point of sale locations.

58. The system of claim 57 wherein said identifying means receives inputs from said customers to identify said point of sale locations.

59. The system of claim 58 wherein said customers identify said point of sale locations using menus displayed on said wireless telephones.

60. The system of claim 59 further comprising:
means for determining a geographic area of said customer.

61. The system of claim 60 wherein said geographic area is determined in part by identifying a specific cell site which is communicating with said customers' wireless telephones, wherein said cell site is part of said wireless network.

62. The system of claim 60 wherein said geographic area is determined in part by identifying a wireless network antenna which is communicating with said customers' wireless telephones.

63. The system of claim 49 further comprising:
means for identifying said customers.

64. The system of claim 63 wherein said financial data comprises transaction costs for one or more of said transactions at said point of sale locations.

65. The system of claim 64 wherein said transaction costs are charged to sources of funds selected by said customers.

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66. A method for controlling a transaction at a point of sale location comprising the steps of:

identifying a customer using a wireless device;
identifying a transaction amount for said transaction; and
correlating said identified customer and said identified transaction amount.

67. The method of claim 66 wherein said transaction is completed using a point of sale terminal at said point of sale location.

68. The method of claim 67 wherein said transaction amount identifying step comprises the steps of:
calculating a transaction amount at said point of sale terminal; and
transmitting said transaction amount to a wireless network.

69. The method of claim 66 wherein said wireless device is a wireless telephone and wherein said customer identifying step comprises the steps of:

identifying said wireless telephone; and
correlating said identified wireless telephone to said customer.

70. The method of claim 66 further comprising the step of:
prompting said customer to enter an identification code on said wireless device.

71. The method of claim 66 wherein said transaction amount identifying step further comprises:
identifying said point of sale location.

72. The method of claim 71 wherein said point of sale location is identified by said customer using menus displayed on said wireless device.

73. The method of claim 71 wherein an amount corresponding to said identified point of sale location is displayed to said customer.

74. The method of claim 73 wherein said customer identifies said displayed point of sale amount as said transaction amount.

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75. The method of claim 66 further comprising the steps of:
selecting at least one source of funds for said customer; and
charging said transaction amount to said at least one source of funds.

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76. The method of claim 75 further comprising the step of:
crediting said transaction amount to an account selected by a merchant at said point of sale location.

77. The method of claim 75 wherein said source of funds selecting step further comprises the step of:
selecting different sources of funds for different types of transactions.

78. The method of claim 75 wherein said source of funds selecting step is completed contemporaneously with said transaction.

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79. The method of claim 75 further comprising the step of:
creating a customer profile, wherein said at least one source of funds is selected during said profile creating step.

80. The method of claim 75 wherein said at least one source of funds is a credit card account.

81. The method of claim 75 wherein said at least one source of funds is a bank account.

82. The method of claim 75 wherein said at least one source of funds is a debit account.

83. The method of claim 75 wherein said at least one source of funds is a wireless network service provider account.

84. The method of claim 75 wherein said at least one source of funds is an internet service provider account.

85. The method of claim 66 wherein said correlating step comprises the steps of:

receiving, on a wireless network, a point of sale identifier from said identified customer; and

receiving, on a wireless network, a plurality of transaction amounts each having a unique point of sale identifier.

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86. A system for controlling a transaction at a point of sale location comprising:
means for identifying a customer using a wireless device;
means for identifying a transaction amount for said transaction; and
means for correlating said identified customer and said identified transaction amount.

87. The system of claim 86 further comprising:
a point of sale terminal at said point of sale location.

88. The system of claim 87 wherein said point of sale terminal is coupled to a wireless network.

89. The system of claim 86 wherein said wireless device is a wireless telephone.

90. The system of claim 86 further comprising:
an identification code for said customer.

91. The system of claim 86 further comprising:
means for identifying said point of sale location.

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92. The system of claim 91 further comprising:
one or more point of sale location menus displayed on said wireless device.

93. The system of claim 91 further comprising:
means for said customer to verify a displayed point of sale amount.

94. The system of claim 86 further comprising:

means for selecting at least one source of funds for said customer;

and

means for charging said transaction amount to said at least one
source of funds.

95. The system of claim 94 further comprising:

means for crediting said transaction amount to an account selected
by a merchant at said point of sale location.

96. The system of claim 94 wherein said source of funds selecting
means further comprises:

means for selecting different sources of funds for different types of
transactions.

97. The system of claim 94 wherein said means for selecting at
least one source of funds for said customer comprises:

means for creating a customer profile, wherein said customer profile
identifies said at least one source of funds.

98. A system for processing financial data for transactions in which customers use wireless devices to identify point of sale locations and to confirm transaction amounts, said system comprising:

- 5 means for receiving said financial data from said point of sale locations;
- means for customer information from a wireless network; and
- means for correlating said financial data with said customer information.

99. The system of claim 98 further comprising:

means for charging transaction amounts for said transactions to sources of funds.

100. The system of claim 99 further comprising:

means for said customers to select individual profiles to identify said sources of funds.

101. The system of claim 98 wherein said correlating means further comprises:
a database.

102. The system of claim 101 wherein said database comprises:
data which links individual wireless devices to individual customers.

103. The system of claim 101 wherein said database comprises:
data which links point of sale identifiers to point of sale transaction amounts.

104. The system of claim 101 wherein said database comprises:
data which links individual customers to one or more sources of funds.

105. A point of sale terminal device for a financial system in which customers use wireless devices to identify said point of sale terminals and to verify transaction amounts related to said point of sale terminals, said terminal comprising:

5 means for determining said transaction amounts at said point of sale;

means for transmitting said transaction amounts to a financial network for verification by said customers; and

10 means for receiving notification that said transaction amounts have been verified by said customers using said wireless devices.

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